

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
Freeman, Kimberly	§	Case No. 09-41597 BTR
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Michelle H. Chow, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 09-41597 BTR Judge: BRENDA T. RHOADES
Case Name: Freeman, Kimbberely

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 05/22/09 (f)
341(a) Meeting Date: 07/24/09
Claims Bar Date: 01/04/10

For Period Ending: 12/07/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD, 2608 LAPALOMA, MCKINNEY, TX 75070 Debtor lists lien of \$214,900.00. Debtor selects FEDERAL EXEMPTIONS. Debtor Claimed 100% Exemption on Schedule C	225,000.00	0.00	DA	0.00	FA
2. CHECKING Debtor Claimed 100% Exemption on Schedule C	100.00	0.00	DA	0.00	FA
3. SAVINGS Debtor Claimed 100% Exemption on Schedule C	200.00	0.00	DA	0.00	FA
4. CITY OF MCKINNEY Debtor Claimed 100% Exemption on Schedule C	40.00	0.00	DA	0.00	FA
5. HOUSEHOLD GOODS Itemized list per debtor's schedules Debtor Claimed 100% Exemption on Schedule C	4,800.00	0.00	DA	0.00	FA
6. BOOKS/COLLECTIBLES Books Debtor Claimed 100% Exemption on Schedule C	1,470.00	0.00	DA	0.00	FA
7. CLOTHING Debtor Claimed 100% Exemption on Schedule C	400.00	0.00	DA	0.00	FA
8. FURS AND JEWELRY Debtor Claimed 100% Exemption on Schedule C	1,300.00	0.00	DA	0.00	FA
9. FIREARMS, SPORTS, PHOTOGRAPHIC AND OTHER HOBBY EQU Debtor Claimed 100% Exemption on Schedule C	200.00	0.00	DA	0.00	FA
10. TERM INSURANCE	0.00	0.00	DA	0.00	FA
11. KWIK KOPY Debtor had a failed business. No longer operating. Trustee believes value is zero.	0.00	0.00	DA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 09-41597 BTR Judge: BRENDA T. RHOADES
Case Name: Freeman, Kimbirely

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 05/22/09 (f)
341(a) Meeting Date: 07/24/09
Claims Bar Date: 01/04/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
12. ACCOUNTS RECEIVABLE FROM PEANUT GALLERY/MINI SCHOO Debtor Claimed 100% Exemption on Schedule C	3,200.00	0.00	DA	0.00	FA
13. KWIK KOPY BUSINESS CENTER FRANCHISE Debtor had a failed business. No longer operating. Trustee believes value is zero.	0.00	0.00	DA	0.00	FA
14. 2003 TOYOTA 4 RUNNER Lien of \$19,455.84. No equity.	14,000.00	14,000.00	DA	0.00	FA
15. TAX REFUND (u) 2008 tax refund. This asset administered.	0.00	5,382.00		5,382.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		1.89	FA

TOTALS (Excluding Unknown Values)	\$250,710.00	\$19,382.00		\$5,383.89	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date TFR submitted to UST: 12/07/10: The one asset administered was the non-exempt 2008 tax refund, receivable at the time of filing, and turned over to trustee for administration.

Initial Projected Date of Final Report (TFR): 06/30/11 Current Projected Date of Final Report (TFR): 06/30/11

/s/ Michelle H. Chow, Trustee

Date: 12/07/10

MICHELLE H. CHOW, TRUSTEE

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 09-41597 BTR Judge: BRENDA T. RHOADES
Case Name: Freeman, Kimbereley

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 05/22/09 (f)
341(a) Meeting Date: 07/24/09
Claims Bar Date: 01/04/10

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 09-41597 -BTR
Case Name: Freeman, Kimberly

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****2574 BofA - Money Market Account

Taxpayer ID No: *****0320
For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/02/09	15	US Treasury IRS Austin TX	BALANCE FORWARD 2008 tax refund	1224-000	5,382.00		0.00 5,382.00
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		5,382.11
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,382.25
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,382.39
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,382.52
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		5,382.64
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,382.79
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,382.92
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,383.05
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,383.19
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,383.32
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,383.46
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,383.59
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,383.72
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,383.86
12/07/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.03		5,383.89
12/07/10		Transfer to Acct #*****2616	Final Posting Transfer	9999-000		5,383.89	0.00

Page Subtotals 5,383.89 5,383.89

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 09-41597 -BTR
Case Name: Freeman, Kimberly

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****2574 BofA - Money Market Account

Taxpayer ID No: *****0320
For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					5,383.89	5,383.89	0.00
Less: Bank Transfers/CD's					0.00	5,383.89	
Subtotal					5,383.89	0.00	
Less: Payments to Debtors						0.00	
Net					5,383.89	0.00	

Page Subtotals 0.00 0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 09-41597 -BTR
Case Name: Freeman, Kimberly

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****2616 BofA - Checking Account

Taxpayer ID No: *****0320
For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/07/10		Transfer from Acct #*****2574	BALANCE FORWARD Transfer In From MMA Account	9999-000	5,383.89		0.00 5,383.89

COLUMN TOTALS	5,383.89	0.00	5,383.89
Less: Bank Transfers/CD's	5,383.89	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
BofA - Money Market Account - *****2574	5,383.89	0.00	0.00
BofA - Checking Account - *****2616	0.00	0.00	5,383.89
	-----	-----	-----
	5,383.89	0.00	5,383.89
	=====	=====	=====
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 12/07/10
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 5,383.89 0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-41597	Page 1	Date: December 07, 2010
Debtor Name: Freeman, Kimberly	Claim Class Sequence	

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Unsecured		\$1,835.39	\$0.00	\$1,835.39
000002 070 7100-00	Advanta Bank Corp. POB 3001 Malvern, PA 19355-0701	Unsecured (2-1) CREDIT CARD DEBT		\$31,215.52	\$0.00	\$31,215.52
000003 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured x3026 credit card		\$11,768.62	\$0.00	\$11,768.62
000004 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured x2948 credit card		\$7,867.56	\$0.00	\$7,867.56
000005 070 7100-00	Southwest Plastic Binding Co. 109 Milwell Dr. Maryland Heights, MO 63043	Unsecured (5-1) Goods Sold		\$419.11	\$0.00	\$419.11
000006 070 7100-00	JPMorgan Chase Bank, N.A. c/o Richard G. Dafoe Vincent, Lopez, Serafino & Jenevein, PC 2001 Bryan Street, Suite 2000 Dallas, TX 75201	Unsecured money loaned appears on schedule F		\$81,333.83	\$0.00	\$81,333.83
000007 070 7100-00	American Express Bank, FSB POB 3001 Malvern, PA 19355-0701	Unsecured (7-1) CREDIT CARD DEBT		\$8,309.93	\$0.00	\$8,309.93
000008 070 7100-00	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$52,226.67	\$0.00	\$52,226.67
000009 070 7100-00	Kwik Kopy Business Centers, Inc (KKBC, Inc.) c/o Michael J. Longoria PO Box 777 Cypress, Texas 77410-0777	Unsecured (9-1) Loan and Franchise Fees Creditor amended claim status to unsecured on 11/03/10. Original claim filed 12/18/09 timely filed.		\$26,368.62	\$0.00	\$26,368.62
Case Totals:				\$221,345.25	\$0.00	\$221,345.25

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-41597 BTR

Case Name: Freeman, Kimberly

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	DISCOVER BANK	\$ _____	\$ _____	\$ _____
000002	Advanta Bank Corp.	\$ _____	\$ _____	\$ _____
000003	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000004	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000005	Southwest Plastic Binding Co.	\$ _____	\$ _____	\$ _____
000006	JPMorgan Chase Bank, N.A.	\$ _____	\$ _____	\$ _____
000007	American Express Bank, FSB	\$ _____	\$ _____	\$ _____
000008	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ _____	\$ _____	\$ _____
000009	Kwik Kopy Business Centers, Inc	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE